

The Older Rhode Islander

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Rhode Island joins the nation in the annual observance of May as Older Americans Month



When Older Americans Month was established in 1963, only 17 million persons had reached their 65th birthday. About a third of older Americans lived in poverty and there were few programs to meet their needs. Interest in older Americans and their concerns was growing, however. In April 1963, President

John F. Kennedy's meeting with the National Council of Senior Citizens served as a prelude to designating May as "Senior Citizens Month".

Thanks to President Jimmy Carter's designation, what was one called "Senior Citizens Month" is now called "Older Americans Month" and has become a tradition.

A look at Older Americans...

Ever wonder about the facts and figures for older Americans? Here are some numbers from the U.S. Administration on Aging:

- In 2006, there were 37.3 million Americans age 65 and older. That is about 12.4 percent of the population and an increase of 3.4 percent since 1996.
- About one in every eight Americans is 65 or older.
- By 2030, it is projected that 71.5 million Americans will be 65 and older. This will represent about 20 percent of the population.
- Persons reaching the age of 65 have an average life expectancy of an additional 18.7 years (20 years for females and 17.1 years for males).
- Older women outnumber older men by 21.6 million to 15.7 million.
- In 2006, 19 percent of persons age 65 and older were minorities. This includes 8.3 percent African Americans, 6.4 percent of Hispanic origin, and 3.1 percent of Asian and Pacific Islanders. Less than 1 percent were Native Americans or Native Alaskans.
- About 72 percent of older men and 42 percent of older women were married. Older women who were widows numbered 43 percent.
- About 30 percent of noninstitutionalized older persons live alone. This estimate includes 7.8 million women and 2.9 million men.
- About 450,000 grandparents 65 and older had the primary responsibility for grandchildren who lived with them.
- The 85 and older population is projected to increase from 4.2 million in 2006 to 7.3 million in 2020.
- The median income for older Americans in 2006 was \$23,500 for males and \$13,603 for females.
- Social Security constituted 90 percent or more of the income received by 34 percent of all Social Security beneficiaries (22 percent of married beneficiaries and 43 percent of all non-married beneficiaries).
- About 3.4 million elderly persons (9.4 percent) were below the federal poverty level in 2006. This represents a decline from 10.1 percent in 2005.

Historically, Older Americans Month has been a time to acknowledge the contributions of the past and current older persons to our country, in particular those who defended our country. Every president since Kennedy has issued a formal proclamation during or before the month of May asking that the entire nation pay tribute in some way to older persons in their

communities. Older Americans Month is celebrated across the country through ceremonies, fairs, and other such activities.

Some past themes of Older Americans Month include "Help Yourself to Independence," "Aging: An Experience of a Lifetime," "Living Longer, Growing Stronger in America," "In the New Century... The Future is Aging," and "Choices for Independence".

U.S. nearing the start of a demographic shift as Baby Boomers begin to retire

U.S. Administration on Aging (AoA)—The United States is nearing the start of a tremendous demographic shift. Beginning in 2011, the first of 78 million baby boomers (people born between 1946 and 1964) will start transitioning into retirement, kicking off an expansion in the number of elderly people that will continue for decades. According to the U.S. Census Bureau, one out of every nine baby boomers will live to be at least age 90.

Our nation will benefit in many ways from a larger population of older adults, a group that constitutes one of our greatest resources. Older adults support our society by providing millions of hours of volunteering, community, and civic service through formal organizations and a variety of informal arrangements. They enhance our communities and personal lives by sharing and transferring knowledge of cultures, values, and life experiences among generations. Thankfully, the contributions of older adults will continue to flourish in the coming years, since older citizens of today and tomorrow promise to be among the most active and engaged older adult populations in our nation's history.

An expanding older adult population also spotlights our responsibility to ensure the well being of our older citizens. As a nation, we are working diligently to address older adults' unique health and long-term care challenges. The thousands of professionals, caregivers, and volunteers that make up the national aging services network have been collaborating in innumerable ways for decades to fulfill the mission of the Older Americans Act. Led by the AoA, the network is now engaged in modernizing systems of care to provide consumers with more control over their lives.

May is Older Americans Month, a great time to bring attention to the issues that affect older adults. This year's theme is "Working Together for Strong, Healthy and Supportive Communities," which speaks to the opportunities we have to create better care and reinforce healthier societies for all ages. Working together, our communities can improve older adults' overall quality of life by helping them:

- Make behavioral changes in their lifestyles that can reduce risk of disease, disability, and injury.
 - Obtain the tools they need to make informed decisions about, and gain better access to, existing health and long-term care options in their communities.
 - Have more options to avoid placement in nursing homes and remain home as long as possible.
- Americans of all ages and backgrounds can celebrate Older Americans Month.

You can contact your local senior center and volunteer for activities in your area, promote community, state and national efforts to serve older adults, and find ways to enrich the lives of older adults who touch your life. By working together we can improve the health and well being of our nation's older adults and pave the way for future generations.

A message from Director Corinne Calise Russo



**Director
Corinne Calise Russo**

Greetings:

Happy 2008 Older Americans Month to all. This year, the theme for our observances is "Working Together for Strong, Healthy and Supportive Communities". The theme is designed to emphasize an evolving

"Payday" loans target seniors, veterans and adults with disabilities

According to published reports in the New York Times, seniors and adults with disabilities seem to be a favorite target of loan companies who are advertising what is commonly known as "payday loans".

Here's how the system works:

The senior or adult with disability obtains a loan from the loan company. Their Social Security, Social Security Disability or Veterans check is used as security for the loan. Their check is directly deposited to a bank or financial institution named by the borrower. When the consumer receives his or her Social Security, Social Security Disability, or Veterans benefit check, the amount of the loan is deducted from their check and the interest, plus additional fees and the beneficiary is given the difference.

While the law prohibits the Social Security Administration's from monitoring a beneficiary's banking account without cause, the New York Times reports that the

trend in elder care and acknowledge the continuing contributions of older Americans and older Rhode Islanders.

According to the 2006 Administration on Aging figures, we are on the verge of an astonishing shift in the demographics of the nation. In 2006, there were about 34 million Americans or older. By 2030, that number is predicted to reach more than 71 million!

The sheer size of this population increase demands that we as aging network agencies develop innovative approaches to elder care. We must continue to strengthen our system of community based services and ensure the capacity for choice for seniors, families, and caregivers.

As we sit on the edge of the baby boomer generation's entrance into the senior population, we must be aware that persons reaching 65 today will have an average life

interest rate for these "payday" loans can climb up to a rate of 400 percent. In effect, the loan company gains control of the beneficiary's finances.

According to the New York Times, many legal aid attorneys, senior services organizations, and credit counselors are seeing more of these types of "payday" loans across the nation.

Many of the "payday" loan companies are situating their offices near housing complexes for seniors and adults with disabilities.

While "payday" loans are not illegal, it is probably inadvisable for government program beneficiaries to get loans from these types of loan companies since they are already on a limited income. If you know of someone that has received a "payday" loan and is having trouble paying the loan back, please call the RI Bar Association Legal Information and Referral Service for the Elderly at 521-5040 or the RI Legal Services Senior Citizens Program at 274-2652.

USDA offers Rural Development grants

Warwick, RI - David M. Delisle, Rhode Island Area Director of USDA Rural Development, has announced that the agency is providing grants and one percent loans for rural homeowners to make necessary repairs and improvements to their homes.

Loans may be made for up to \$20,000 at an interest rate of one percent. Grants for up to \$7,500 are available to senior citizens who are sixty-two years of age or older and who can not meet the expense of a loan. Loan and grant funds may be used for such purposes as heating, electrical and plumbing repairs, storm windows, insulation, well and septic system repairs, or roof and chimney repairs. Senior homeowners can also use USDA Rural Development financing to install ramps or make other home improvements in order to maintain or improve an applicant's independence.

To qualify, an applicant must be the owner and occupant of a single family home located in an eligible rural area. The maximum household income varies according to family size, and the town in which the property is located. Generally, the annual income for a single member household applicant can not exceed \$25,600; a two member household \$29,250; and a three member household \$32,900. The income limits are slightly higher for the towns of Hopkinton, New Shoreham, and Westerly.

Information regarding eligible communities and applications may be obtained at the USDA Rural Development office located at 60 Quaker Lane, Suite 44, Warwick, RI or by calling 401-826-0842, EXTENSION #4.

The USDA is an Equal Opportunity Lender, Provider and Employer.

expectancy of nearly 19 more years. While these elders may be more economically stable than their predecessors and just as involved in community service and volunteering, there will be challenges associated with living longer. These challenges will be geared towards keeping elders in their communities as active, productive citizens for as long as

possible. These challenges will also serve as a reminder of the contributions elders make to our society every day.

With proper planning we can meet these challenges. We can indeed form a society that will be "Working Together for Strong, Healthy and Supportive Communities".

Corinne Calise Russo,
Director

First Baby Boomer receives Social Security benefits

Social Security Administration— Kathleen Casey-Kirschling, the nation's first baby boomer, made history as the first of her generation to receive a Social Security benefit. Having applied online for benefits at www.socialsecurity.gov, Ms. Casey-Kirschling, who was born at one second after midnight on January 1, 1946, received her first payment by direct deposit.

"Like many of her fellow boomers, Kathy leads a full and busy life," said Jim Courtney, Social Security Deputy Commissioner for Communications. "By choosing direct deposit, Kathy's benefit is safely and conveniently deposited into her bank account. No matter where in the country—or the world—Kathy is, her money is as close as the nearest ATM or just a mouse click away through online banking."

As the nation's first baby boomer, Ms. Casey-Kirschling is leading what is often referred to as America's silver tsunami. Over the next two decades, nearly 80 million Americans will become eligible for Social Security retirement benefits, more than 10,000 on day on average. Ms. Casey-Kirschling is setting the example for millions of her fellow boomers by receiving her benefits in the safest, most convenient way possible.

"Direct deposit is a win for everyone," said Judith R. Tillman, Commissioner of the Treasury's Financial Management Service (FMS). "For the last three years, Treasury has led a campaign called *Go Direct* to educate Americans about the many benefits of direct deposit. We at Treasury congratulate Kathy on receiving her first Social Security payment and on her decision to *Go Direct*."

Direct deposit eliminates the risk of lost or stolen checks, reduces fraud, helps protect against identity theft and gives people more control over their money. Direct deposit also saves the taxpayers millions of dollars. In fact, according to FMS, if every current federal benefit check recipient switched to direct deposit, it would save the taxpayers about \$130 million a year.

In Vero Beach, Florida, Social Security also premiered a new video public service announcement, featuring Ms. Casey-Kirschling, that promotes filing online for retirement benefits.

"Kathy is a trendsetter for her generation," Social Security's Courtney said. "Just as she led the way for filing for her benefits online, we hope she leads the way for baby boomers to receive their benefits by direct deposit".

Senior Journal cable television crew marks 500th program and also receives cable television programming award

The Senior Journal cable television program is devoted to exploring the issues of growing older in Rhode Island through the personal perspectives of seniors.

Programs are produced by senior volunteers and are sponsored by the Department of Elderly Affairs with the support of COX Communications. Programs are aired on Sundays at 5:00 p.m., Mondays at 7:00 p.m. and Tuesdays at 11:30 a.m. over statewide interconnect channel A.

Recently, the Senior Journal broadcast crew celebrated two milestones. In February, *Digital TV is Coming* was aired over the statewide interconnect. This was the 500th program produced and aired by the Senior Journal crew. The first Senior Journal program was broadcast in November, 1988.

The Senior Journal was also cited with a PEG public access award from Cox Communications. The award was for a profile of Frank Beazley, longtime resident of Zambano Hospital in Burrillville.

Crew members include Fred Engle, John DeFusco, Vern Stormberg and Libby Arron of Cranston. Arron is the chairperson for the group. Also part of the crew are Kate Albanese and Carol Mitson of Johnston; Dottie Oseff and Harold Gerstein of Wawwick, Gloria Williams, Sam and Lynn Stepak, and Carl Bloom of Providence; Doris Dupuis of Coventry and John O'Hara of Narragansett.

Medicare covers medically necessary durable medical equipment

Do you need Medicare-covered Durable Medical Equipment, Prosthetics, Orthotics or Supplies?

Medicare is always working to lower your out-of-pocket costs and improve your access to high quality:

- Durable medical equipment (like walkers and wheelchairs).
- Prosthetics (like artificial legs and eyes).
- Orthotics (like leg braces)
- Supplies (like certain diabetic supplies).

These items are designed to aid in the diagnosis or treatment of medical problems.

Your doctor must first decide that you need one of these items and then write a prescription for it.

It's important to rent or buy these items from a reputable supplier. A new program that will start soon will make it easier to keep dishonest suppliers from participating in the Medicare program. This competitive bidding program will save you and Medicare money and reduce the amount of fraud and abuse in the Medicare program.

Does the new competitive bidding program affect you now?

No. The new program will not affect how you get, or what you pay for medical equipment and supplies now. When the new program starts, you will need to use an accredited or certified supplier that contracts with Medicare to get items and services included in the program. This will help save on your out-of-pocket costs.

You can help protect yourself and Medicare from fraud committed by unscrupulous suppliers.

Medicare fraud can happen when a supplier gives false or misleading information to you, or to the Medicare program, to get payment for equipment that isn't medically necessary. This includes having Medicare pay for more advanced equipment than you need. Medicare fraud wastes a lot of money every year. The result is higher health care cost for you and the equipment may not be right for your diagnosis and treatment. You can help by making sure you get the equipment that best fits your medical needs.

Identity theft is another form of Medicare fraud. It happens when someone uses your personal information without your consent to fraudulently obtain medical services or equipment. Personal information includes things like your Social

Security, Medicare, or credit card numbers. Keep this information safe. Don't give your information to anyone who comes to your home (or calls you) uninvited selling Medicare-related products. Only give personal information to doctors or other providers who are approved by Medicare, your State Health Insurance Assistance Program or Social Security. Call 1-800-MEDICARE (1-800-633-4227) if you aren't sure if a provider is approved by Medicare. TTY users should call 1-877-486-2048.

How to spot fraud and abuse.

You can help protect yourself and Medicare by looking out for the following:

- Suppliers who offer you free equipment.
 - Suppliers who want you to use their doctors.
 - Anyone you don't know asking for your Medicare or Social Security number.
 - Calls from companies you didn't give your phone number to.
 - Charges for products and services you didn't get on your Medicare Summary Notice.
- What to do if you suspect fraud and abuse.

Here are some options if you suspect fraud and abuse:

- Call your health care provider.
- Call your Durable Medical Equipment Medicare Administrative Contractor (the company that contracts with Medicare to pay bills for durable medical equipment, like wheelchairs).
- To get the telephone number for your Durable Medical Equipment Medicare Administrative Contractor, visit www.medicare.gov on the web. Under "Search Tools," select "Find Helpful Phone Numbers and web sites."
- You can also call 1-800-MEDICARE (1-800-633-4227) to get the telephone number. TTY users should call 1-877-486-2048.
- If you think that someone is using your personal information, or if you suspect Medicare fraud, call your local Senior Medicare Patrol (SMP) office. In Rhode Island, that number is 462-4444. The Administration on Aging's SMP programs can teach you how to protect your Medicare information, detect billing discrepancies, and report suspected errors, fraud and abuse.

- Call the Inspector General's hotline at 1-800-HHS-TIPS (1-800-447-8477).

For more information:

Medicare is here for you 24 hours a day, every day. To get more information:

Visit www.medicare.gov on the web.

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

NOTE: This information was provided by the Centers for Medicare and Medicaid Services.

Reverse mortgage legislation seeks to protect senior consumers

Most reverse mortgage loans today are made under federal programs that require counseling and lender disclosures. However, not all reverse mortgage loans are made pursuant to these programs, and the Department of Elderly Affairs is concerned that as this lending area becomes increasingly popular, more and more reverse mortgage products will be marketed to seniors outside of these federal programs. Rhode Island already has reverse mortgage legislation, but it lacks certain safeguards, such as counseling and disclosure requirements. Accordingly, the Department of Elderly Affairs, with the support of various stakeholders, such as the Department of Business Regulation, the Rhode Island Chapter of AARP and RI Housing, has proposed legislation in this year's session of the General Assembly that would provide several protections for seniors with respect to reverse mortgages.

In addition to requiring counseling and disclosures, the proposed legislation would provide certain other protections for elders, such as a waiting period between the time the senior receives counseling and required disclosures and the loan closing. The bill also cleans up certain negative aspects of the existing legislation by preventing lenders from tying reverse mortgage loan transactions to the selling of annuities to seniors and contains certain other proposed requirements.

Reverse mortgages can be a good idea for many seniors. However, they are not the best choice for every senior, and whether a reverse mortgage is the best choice for a senior will depend upon that person's particular circumstances. This legislation is intended to help seniors make informed decisions as to whether a reverse mortgage is right for them.

File for Economic Stimulus Payments (ESP) until October 15th-IT'S NOT TOO LATE!

The IRS wants you to know that they will still accept the Economic Stimulus Returns if you have not already filed a Federal tax return or a Stimulus Payment return. You could still receive the \$300 to \$600 payment for an individual and \$600 to \$1200 for a married couple if you have qualifying income. **The stimulus payments will not have any effect on eligibility for federal benefits, such as temporary assistance for needy families, food stamps, Medicare or Social Security.**

We have several agencies that can assist you with filing the ESP. If you need assistance with filing your ESP return please call 211 for a VITA Site, or you can call the Department of Elderly Affairs at 401-462-4000 for assistance, or you can use "IRS ESP Free-File" for e-filing your ESP Return at http://www.irs.gov/efile/lists/0_id=179739.00.html.

To meet the qualifying income requirement for the Economic Stimulus Payment, the following benefits need to be reported in any combination on Line 20a of Form 1040 or Line 14a of the Form 1040A.

Social Security benefits reported on the 2007 Form 1099-SSA, which people would have received in January 2008. People who do not have a Form 1099 may estimate their annual Social Security benefit by taking their monthly benefit, multiplying it by the number of months during the year they received the benefits, and entering the number on Line 20a of Form 1040 or Line 14a of the Form 1040A. Supplemental Security Income (SSI) does not count as qualifying income for the stimulus payment.

Railroad Retirement benefits reported on the 2007 Form 1099-RRB, which recipients would have received in January 2008.

The sum of veterans' disability compensation, pension or survivors' benefits received from the Department of Veterans Affairs in 2007. People are allowed to estimate their annual benefit by taking their monthly annual veterans' benefit, multiplying it by the number of months during the year they received benefits, and entering the number on Line 20a of Form 1040 or Line 14a of the Form 1040A.

People should note that Line 20a of Form 1040 and Line 14a of the Form 1040A are designated for Social Security. To qualify for the economic stimulus payments, these lines should also be used to include any qualifying Railroad Retirement or veterans' benefits. To accommodate people whose tax returns are processed after April 15, the IRS will continue sending weekly payments. People who file tax returns after April 15 and receive a refund can expect to receive their economic stimulus payments in about two weeks after receiving their tax refunds, but not before the date they would have received their payment if the return had been processed by April 15. To ensure taxpayers receive their stimulus payment this year, they must file a tax return by Oct. 15.

DEA has moved!
Effective April 14, 2008, the RI
Department of Elderly Affairs has moved
to the second floor of the Hazard Building #74, West
Road at the John O. Pastore Center
in Cranston. Parking for DEA is across the street from
the Hazard Building.
Handicapped parking is at the rear of the building
and there is an elevator to the
second floor

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Seniors Ask... How can I get in touch with Medicare and Social Security?



Q. I am going to retire in a few months. How can I get in touch with Medicare and Social Security?

A. Medicare information can be found at the Medicare web site, www.medicare.gov. Information on Social Security can be found at www.socialsecurity.gov.

The Medicare telephone number is 1-800-MEDICARE (1-800-633-4227). This number is good for both English and Spanish. The TTY number is 1-877-486-2048.

You can call the Medicare number to get general information about Medicare, answers to questions about Medicare Part A and B medical coverage, and questions regarding your Medicare health coverage choices including

costs, benefits, quality of coverage, and more.

You can also get information and ask questions about Medicare Prescription Drug Plans (Medicare Part D) and information about Medicare appeals and patients' rights.

You can ask for Medicare booklets, including the "Medicare and You" handbook in English or Spanish, or in Braille or large print. Many are also available in audiotape.

You can also find information and the most up-to-date telephone numbers for Medicare bills and services, fraud and abuse, buying Medigap or long term care insurance as well as programs to help pay medical bills for people with low incomes.

You can call 1-800-MEDICARE 24 hours a day, seven days a week to use the speech-automated system so you can easily get the information you need in English or Spanish. This system is designed to ask you questions that you answer with your voice to direct your call automatically. You can also speak to an English or Spanish-speaking operator.

For Social Security, you can call 1-800-772-1213 for English or Spanish. The TTY number is 1-800-325-0778.

You can get general information about Social Security or get a replacement Medicare card. You can also sign up or Medicare Part A and Part B. If you have limited income and resources, you can get assistance in applying for extra help

to aid you in paying for Medicare Part D prescription drug costs.

You can also ask questions about Medicare Part A and Medicare Part B eligibility and enrollment and about Medicare premiums.

The telephone number can also be used to locate your nearest Social Security office or to report the death of a Social Security beneficiary.

Call from 7:00 a.m. to 7:00 p.m. Monday through Friday to talk with an English or Spanish-speaking operator.

You can also call 24 hours a day, seven days a week to listen to a pre-recorded message about information and services in English or in Spanish.

Identification cards to be processed at Division of Motor Vehicle locations

The Rhode Island Department of Elderly Affairs (DEA) and the Division of Motor Vehicles (DMV) have announced that identification cards for seniors age 60 and older and adults with disabilities age 18 to 59 will be processed at DMV sites across the state. There will be no charge for these identification cards.

"We are pleased to be joining our colleagues at the Rhode Island Division of Motor Vehicles in partnering with DEA in providing this valuable service," declared Corinne Calise Russo, DEA Director.

"This new opportunity affords easier access on a statewide basis and provides seniors and adults with disabilities with an approved and acceptable form of identification, carrying with it a new and official look," she said.

ID cards will be processed at these locations:

- Middletown, 73 Valley Road: Monday through Friday (8:30 a.m. to 3:30 p.m.).
- Pawtucket, 100 Main Street: Monday through Friday (8:30 a.m. to 3:15 p.m.).
- Wakefield, Stedman Government Center: Wednesday and Thursday (8:30 a.m. to 3:30 p.m.).

- Warren, 1 Joyce Street, Tuesday and Wednesday (8:30 a.m. to 3:30 p.m.).
- West Warwick, 1237 Main Street, Monday through Friday (8:30 a.m. to 3:30 p.m.).
- Westerly, Ocean Plaza, 62 Franklin Street, Monday, Tuesday and Friday (8:30 a.m. to 3:30 p.m.).
- Woonsocket, Department of Labor and Training, 217 Pond Street, Monday through Friday (8:30 a.m. to 3:30 p.m.).

"We are pleased to partner with DEA on this initiative," Charles Hollis, Assistant Administrator for the Division of Motor Vehicles declared. "We believe that this new system of obtaining ID cards will be a better fit for seniors and adults with disabilities as they will now have regional offices located throughout the state to go to," he observed.

The following protocol must be used to obtain an ID card:

- Persons must present an identity document such as an original birth or baptismal certificate, U.S. passport, or license that has not expired for more than one year.
- Applicants will also need a signature document. This may be something such as a license that is not expired for over one year, a valid U.S. passport or other

document such as a retired service or reservist military card.

- Applicants will also need a document that verifies their address such as a valid voter registration card, utility bill, personal check or bank statement or a copy of a valid lease or rental agreement.
- Applicants must provide an official Social Security Card

(laminated or metal cards are not acceptable). If you do not have a valid Social Security Number, you must present documentation to validate the ineligibility for a Social Security Number. The Division of Motor Vehicles by law is required to record Social Security Numbers for all applicants for a Driver's License and ID card.

Beware of the "Jury Duty" scam

The Department of Elderly Affairs wants to alert all that the following scam is ongoing.

Jury Duty: Individuals identifying themselves as U.S. court employees have been contacting citizens by phone and advising them they have been selected for jury duty. These individuals are asked to verify names and Social Security numbers, then they ask for credit card numbers. If the request is refused, the individuals are threatened with fines.

If you receive one of these phone calls, do not provide any personal or confidential information to these individuals. This is an attempt to steal or to use your identity by obtaining your name and Social Security number and to potentially apply for a credit card or other loans in your name. It is an attempt to defraud you.

The Rhode Island Department of Elderly Affairs (DEA), John O. Pastore Center, Hazard Building #74, West Road, Cranston, RI 02920 publishes the Older Rhode Islander four times each year. The next issue will be published in September. Written comments and suggestions are welcome. DEA encourages aging network agencies to reprint any article(s) that appear in this publication. While permission to this material is not required by DEA, it is requested that this agency be cited as the source of the material. For additional information, please call Larry Grimaldi at 462-0509 or 462-0503 (FAX). You can also e-mail larry@dea.state.ri.us. The DEA web site is www.dea.state.ri.us.

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